

Certificate Number: 15317-PAE-DE-032375279

Bankruptcy Case Number: 14-11312



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 2, 2019, at 12:47 o'clock PM PST, Darryl Spivey completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 2, 2019 By: /s/Eunice Francia

Name: Eunice Francia

Title: Counselor